

and improvements in good repair; and they also hereby covenant that they will pay the aforesaid mortgage debt when the same is due and payable, as hereinabove set forth, and according to the tenor of said note; and will keep the buildings and improvements on the said premises fully insured from loss by fire in an amount of not less than Eight Thousand Dollars (\$8,000.00), pay the premiums of insurance and assign the policy to the said Louis Berkowich and Esther Berkowich, Mortgagees, and will pay all taxes on the real estate hereby conveyed; and do further covenant that should they fail in paying the said taxes and insurance premiums and the said Louis Berkowich and Esther Berkowich, his wife, should pay the same, then the amount of the taxes so paid and the amount of the premiums so paid, with interest thereon at six per cent (6%) per annum, shall be a lien on the mortgaged property as though included in the first instance in the mortgage itself.

PROVIDED, that if default shall be made by the said Louis R. Powell and Evelyn M. Powell, his wife, in the payment of the said promissory note, or any installment thereof, when due, or if default shall be made in the performance of any of the covenants in this mortgage, then it shall be lawful for the said Louis Berkowich and Esther Berkowich, his wife, Mortgagees, or the survivor thereof, or any assignee of this mortgage, to enter and possess and sell the said mortgaged premises at the Court House door in Frederick, Frederick County, Maryland, at public auction for cash, after giving at least three weeks' public notice of the time, place, manner and terms of sale in some newspaper published in said County at least once a week for three successive weeks prior to the day of sale, and to apply the proceeds of such sale to the payment of all expenses attending said sale, including Court costs, the usual chancery commissions, all counsel fees of the Mortgagees or assignee or party making the sale, and then to the payment of the said promissory note, or any renewal thereof, so that all monies owing under this mortgage shall be paid, and to pay the amount of the taxes and insurance premiums paid by the Mortgagees or assignee with interest thereon from the time paid, and to pay the surplus to the said Mortgagors, and in case payment should be made after advertisement under